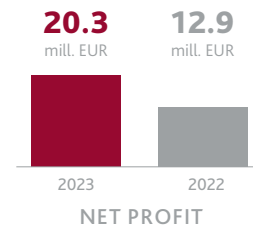
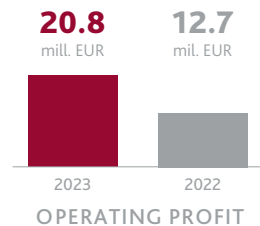
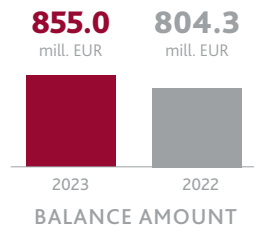


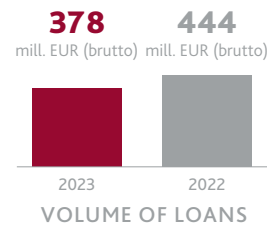
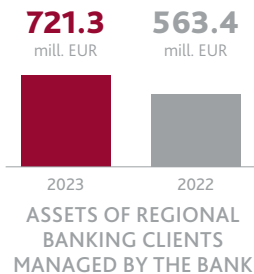
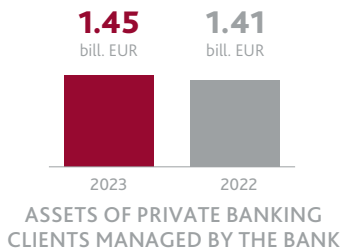
ECONOMIC RESULTS OF PRIVATBANKA AS AT 31. 12. 2023

Privatbanka, a. s., in 2023, built on the excellent economic results of the previous year and achieved its highest ever **net profit of €20.3 million**. In a year-on-year terms, the Bank's net profit increased by **56.8%**. Thanks to the record net profit, Privatbanka, a. s. achieved equity appreciation, expressed by the **ROE (Return on Equity), of 19.1%** in 2023, thus safely returned to **long-standing trajectory of more than 10% capital appreciation** for the Bank. **Return On Assets Ratio** was also at a very good level of **2.33 %**, as well as **Cost/Income Ratio** that reached **42.89 %**.

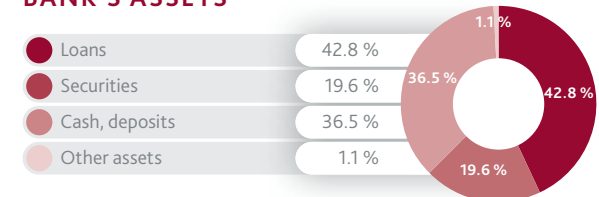


ISSUES OF CORPORATE BONDS

In 2023, Privatbanka, a. s. arranged a total of **59 new corporate bond issues** with an aggregate volume **exceeding EUR 564 million**. Out of those issues, 20 issues represented public offerings. 15 issues were denominated in Czech Crowns, and 44 in EUR. The volume of Slovak issues reached EUR 398.5 mill. and the volume of Czech issues reached CZK 4.2 bill.



STRUCTURE OF THE BANK'S ASSETS



19.49 %

CAPITAL ADEQUACY RATIO



As at the end of 2023, Privatbanka, a. s. achieved a **capital adequacy ratio of 19.49%**, giving it a sufficiently high buffer to cover any negative effects on the Bank's activities in the current dynamic and often unpredictable economic environment.



NUMBER OF EMPLOYEES

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